

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

TRANSMITTAL OF FINANCIAL REPORTS AND  
CERTIFICATION OF COMPLIANCE WITH  
UNITED STATES TRUSTEE OPERATING REQUIREMENTS FOR

THE PERIOD ENDED: November 30, 2023

In re:

Case Number: 23-49817-mar

**RESIDENTS FIRST, LLC,**

Chapter 11

Debtor.

Hon. Mark A. Randon

As debtor in possession, I affirm:

1. That I have reviewed the financial statements attached hereto, consisting of:

<input type="checkbox"/> Operating Statement	(Form 2)
<input type="checkbox"/> Balance Sheet	(Form 3)
<input type="checkbox"/> Summary of Operations	(Form 4)
<input type="checkbox"/> Monthly Cash Statement	(Form 5)
<input type="checkbox"/> Statement of Compensation	(Form 6)
<input type="checkbox"/> Schedule of In-Force Insurance	(Form 7)

and that they have been prepared in accordance with normal and customary accounting practices, and fairly and accurately reflect the debtor's financial activity for the period stated;

2. That the insurance, including workers' compensation and unemployment insurance, as described in Section 5 of the Operating Instructions and Reporting Requirements For Chapter 11 Cases is in effect; and, (If not, attach a written explanation) YES ☒ NO ☐
3. That all post-petition taxes as described in Sections 9 of the Operating Instructions and Reporting Requirements For Chapter 11 cases are current. (If not, attach a written explanation) YES ☒ NO ☐
4. No professional fees (attorney, accountant, etc.) have been paid without specific court authorization. (If not, attach a written explanation) YES ☒ NO ☐
5. All United States Trustee Quarterly fees have been paid and are current. YES ☐ NO ☒
6. Have you filed your pre-petition tax returns. (If not, attach a written explanation) YES ☐ NO ☒

I hereby certify, under penalty of perjury, that the information provided above and in the attached documents is true and correct to the best of my information and belief.

Dated: December 22, 2023

Debtor in Possession

MANAGING MEMBER

Title

Phone (248) 352-9900

Form 1

# Profit & Loss

Property: Residents First  
11/09/23 - 11/30/23 (accrual basis)

	Amount
<b>INCOME</b>	
4900.00 Community Reimbursements	28,631.29
4999.00 Asset & Mgmt Fees	80,470.73
<b>TOTAL INCOME</b>	<b>109,102.02</b>
<b>EXPENSE</b>	
6100.00 Management & Personnel	71,643.39
6200.00 On-Site Personnel	27,817.65
7310.00 Legal Fees	55.68
7500.00 Travel & Entertainment	1,929.88
7600.00 Vehicle Expense	3,253.57
7700.00 Information Technology Exp	3,300.00
7900.00 General & Administrative	128.35
<b>TOTAL EXPENSE</b>	<b>108,128.52</b>
<b>CONTROLLABLE NOI</b>	<b>973.50</b>
<b>NON CONTROLLABLE EXPENSE</b>	
8100.00 Utilities	162.88
8300.00 Insurance	205.16
<b>TOTAL NON CONTROLLABLE EXPENSE</b>	<b>368.04</b>
<b>NOI</b>	<b>605.46</b>
<b>NON OPERATING EXPENSE</b>	
8900.00 Amortization & Depreciation	145.33
<b>TOTAL NON OPERATING EXPENSE</b>	<b>145.33</b>
<b>NET INCOME</b>	<b>460.13</b>

## NET INCOME SUMMARY

Income	109,102.02
Expense	-108,128.52
Controllable NOI	973.50
Non Controllable Expense	-368.04
Net Operating Income	605.46
Non Operating Expense	-145.33
<b>NET INCOME</b>	<b>460.13</b>

# Balance Sheet

Property: Residents First  
As of 11/30/23 (accrual basis)

## ASSETS

Bank	
1050.00 ML-Residents First	-1,359.20
Total Bank	-1,359.20
Other Current Asset	
1300.00 Prepaid Expenses	14,426.19
1350.00 Escrows	-1,600.00
Total Other Current Asset	12,826.19
Fixed Asset	
1500.00 Land, Buildings, Improve & Equip	89,330.84
1600.00 Accumulated Depr & Amort	-30,492.35
1700.00 Development	634.48
Total Fixed Asset	59,472.97
Other Asset	
1800.00 Notes Receivable	0.00
Total Other Asset	0.00
<b>TOTAL ASSETS</b>	<b>70,939.96</b>

## LIABILITIES & EQUITY

### Liabilities

Accounts Payable	
2000.00 Accounts Payable	490,926.52
Total Accounts Payable	490,926.52
Credit Card	
2010.00 Credit Card 9172 (Capital One - Residents First)	52,216.30
2020.01 Credit Card 1731 / 4158 (Home Depot)	2,877.87
Total Credit Card	55,094.17
Other Current Liability	
2100.01 Payroll Liabilities	-13,499.47
Total Other Current Liability	-13,499.47
Long Term Liability	
2950.00 Loans & Notes Payables	366,573.61
Total Long Term Liability	366,573.61
<b>Total Liabilities</b>	<b>899,094.83</b>

### Equity

3000.00 Net Income	-434,517.23
3001.00 Retained Earnings	109,797.99
3010.00 Owner Distribution	-507,685.63
3020.00 Owner Contribution	4,250.00
<b>Total Equity</b>	<b>-828,154.87</b>

## TOTAL LIABILITIES & EQUITY

**70,939.96**



# SUMMARY OF OPERATIONS

Period Ended: November 30, 2023

Case No: 23-49817-mar

## Schedule of Post-Petition Taxes Payable

	Beginning Balance	Accrued/ Withheld	Payments/Deposits	Ending Balance
Income Taxes Withheld:				
Federal:	0	7185.05	7185.05	0
State:	0	2448.48	2448.48	0
Local:	0	0	0	0
FICA Withheld:	0	5584.34	5584.34	0
Employers FICA:	0	5584.39	5584.39	0
Unemployment Tax:				
Federal:	0	61.26	61.26	0
State:	0	531.18	531.18	0
Sales, Use & Excise Taxes:	0	0	0	0
Property Taxes:	0	0	0	0
Workers' Compensation	2226.00	0	2226.00	2,004.00
Other:	0	0	0	0
TOTALS:	2226.00	21,365.88	21,281.88	2,004.00

## AGING OF ACCOUNTS RECEIVABLE AND POST-PETITION ACCOUNTS PAYABLE

Age in Days Post Petition	0-30	30-60	Over 60
Accounts Payable	4,690.16	2,506.43	445,511.41
Accounts Receivable			

For all post-petition accounts payable over 30 days old, please attach a sheet listing each such account, to whom the account is owed, the date the account was opened, and the reason for non-payment of the account.

Describe events or factors occurring during this reporting period materially affecting operations and formulation of a Plan of Reorganization:

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Form 4

# MONTHLY CASH STATEMENT

Period Ending: November 30, 2023

Cash Activity Analysis (Cash Basis Only):

Case No: 23-49817-mar

	General Acct.	Payroll Acct.	Tax Acct.	Cash Coll. Acct.	Petty Cash Acct.
A. Beginning Balance	<u>3,023.50</u>				
B. Receipts (Attach separate schedule)	<u>110,414.38</u>				
C. Balance Available (A + B)	<u>113,437.88</u>				
D. Less Disbursements (Attach separate schedule)	<u>107,108.26</u>				
E. ENDING BALANCE (C - D)	<u>6,329.62</u>				

**ATTENTION:** Please enter the TOTAL DISBURSEMENT from all your accounts, including cash and excluding transfers, onto the line below. This is the number that will determine your quarterly fee payment. \$ 107,108.26

(PLEASE ATTACH COPIES OF MOST RECENT RECONCILED BANK STATEMENTS FROM EACH ACCOUNT)

General Account:

1. Depository Name & Location

MERRILL LYNCH 39577 WOODWARD BEAUFIELD HILLS

2. Account Number

[REDACTED] 081

Payroll Account:

1. Depository Name & Location

N/A

2. Account Number

Tax Account:

1. Depository Name & Location

N/A

2. Account Number

Other monies on hand (specify type and location) i.e., CD's, bonds, etc.):

None

Date:

December 22, 2023

Debtor in Possession

Form 5



# MONTHLY STATEMENT OF INSIDER COMPENSATION/PAYMENTS

Period Ending: NOVEMBER 30, 2003

Case No: 23-49817-mar

The following information is to be provided for each shareholder, officer, director, manager, insider, or owner that is employed by the debtor in possession. (Attach additional pages if necessary.)

Name: ABA DRAKIAN Capacity: ☒ Shareholder  
☐ Officer  
☐ Director  
☐ Insider

Detailed Description of Duties: Owns And Manages Residents First

Current Compensation Paid: Weekly \_\_\_\_\_ or Monthly 11,815-

Current Benefits Paid: Weekly \_\_\_\_\_ or Monthly \_\_\_\_\_

Health Insurance	_____	_____
Life Insurance	_____	<u>1,801-</u>
Retirement	_____	_____
Company Vehicle	_____	<u>2,318-</u>
Entertainment	_____	_____
Travel	_____	_____
Other Benefits	_____	_____
Total Benefits	_____	_____

Current Other Payments Paid: Weekly \_\_\_\_\_ or Monthly \_\_\_\_\_

Rent Paid	_____	_____
Loans	_____	_____
Other (Describe)	_____	_____
Other (Describe)	_____	_____
Other (Describe)	_____	_____
Total Other Payments	_____	_____

CURRENT TOTAL OF ALL PAYMENTS: Weekly \_\_\_\_\_ or Monthly 21,480

Dated: NOVEMBER 30, 2003 \_\_\_\_\_  
Principal, Officer, Director, or Insider



Period Ending: November 30 2023

[illegible]



<b>Residents First</b>						
<b>Account Balance</b>						
Date	Beginning Balance	Deposit / Transfer	Disbursement	Ending Balance		Description
11/01/23	5,297.54			5,297.54		
11/02/23	5,297.54		215.04	5,082.50		
11/03/23	5,082.50		3,000.00	2,082.50		
11/06/23	2,082.50		497.00	1,585.50		
11/07/23	1,585.50	1,700.00		3,285.50		
11/08/23	3,285.50		262.00	3,023.50		
11/10/23	3,023.50		190.49	2,833.01		ADP Fees
11/10/23	2,833.01		400.00	2,433.01		Aroma Cleaning Services
11/14/23	2,433.01		2,378.47	54.54		Chase Lease Payment
11/15/23	54.54	1,789.15		1,843.69		Transfer from Keego Harbor
11/15/23	1,843.69	3,457.63		5,301.32		Transfer from Twin Pines
11/15/23	5,301.32	8,524.61		13,825.93		Transfer from Kingsbrook Estates
11/15/23	13,825.93	10,000.00		23,825.93		Transfer from Kingsbrook Estates
11/15/23	23,825.93	22,000.00		45,825.93		Transfer from Crystal Downs
11/15/23	45,825.93	2,335.32		48,161.25		Transfer from Tallmadge Meadows
11/15/23	48,161.25		9,425.80	38,735.45		Payroll Taxes
11/15/23	38,735.45		37,973.12	762.33		Payroll
11/15/23	762.33		693.25	69.08		Payroll Garnishment
11/16/23	69.08	12,000.00		12,069.08		Transfer from Tallmadge Meadows
11/16/23	12,069.08		7,794.20	4,274.88		Payroll
11/16/23	4,274.88		135.87	4,139.01		Payroll Taxes
11/16/23	4,139.01		3,688.62	450.39		Payroll Taxes
11/17/23	450.39		217.90	232.49		ADP Fees
11/17/23	232.49		185.46	47.03		401K Withdrawal
11/27/23	47.03		62.95	-15.92		ADP Fees
11/27/23	-15.92		280.91	-296.83		ADP Fees
11/27/23	-296.83	0.01		-296.82		Interest
11/27/23	-296.82	400.00		103.18		Transfer from Tallmadge Meadows
11/29/23	103.18	5,000.00		5,103.18		Transfer from Keego Harbor
11/29/23	5,103.18	3,996.75		9,099.93		Transfer from Twin Pines
11/29/23	9,099.93	2,000.00		11,099.93		Transfer from Twin Pines
11/29/23	11,099.93	6,910.91		18,010.84		Transfer from Kingsbrook Estates
11/29/23	18,010.84	16,000.00		34,010.84		Transfer from Kingsbrook Estates
11/29/23	34,010.84	6,000.00		40,010.84		Transfer from Crystal Downs
11/29/23	40,010.84	10,000.00		50,010.84		Transfer from Tallmadge Meadows
11/29/23	50,010.84		35,023.38	14,987.46		Payroll
11/29/23	14,987.46		543.25	14,444.21		Payroll Garnishment
11/29/23	14,444.21		8,114.99	6,329.22		Payroll Taxes
		110,414.38	107,108.66			(Since November 8th, 2023)

Primary Account: [REDACTED] 081

RESIDENTS FIRST LLC  
217 PIERCE ST STE 209  
BIRMINGHAM MI 48009-6048

## WEALTH MANAGEMENT REPORT

November 01, 2023 - November 30, 2023

### PORTFOLIO SUMMARY

	November 30	October 31	Month Change
<b>Net Portfolio Value</b>	<b>\$6,329.22</b>	<b>\$5,297.54</b>	<b>\$1,031.68 ▲</b>
Your assets	\$6,329.22	\$5,297.54	\$1,031.68 ▲
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	\$1,031.67	\$3,327.14	-
Securities You Transferred In/Out	-	-	-
<b>Subtotal Net Contributions</b>	<b>\$1,031.67</b>	<b>\$3,327.14</b>	-
Your Dividends/Interest Income	\$0.01	\$0.07	-
Your Market Gains/(Losses)	-	-	-
<b>Subtotal Investment Earnings</b>	<b>\$0.01</b>	<b>\$0.07</b>	-

If you have questions on your statement,  
call 24-Hour Assistance:  
(866) 4MLBUSINESS  
(866) 465-2874  
Access Code: 55-781-02081

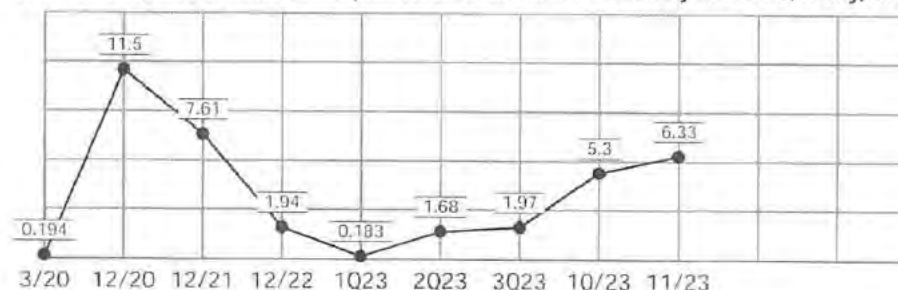
Investment Advice and Guidance:  
Call Your Financial Advisor

Your Financial Advisor:  
MKG AND ASSOCIATES  
39577 WOODWARD AVE. STE. 100  
BLOOMFIELD HLS MI 48304  
1-800-777-9413

Up-to-date account information can be viewed  
at: [www.mymerrill.com](http://www.mymerrill.com), where your statements  
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab  
at the top of the screen once you log in.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2020-2023



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Primary Account: 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

## YOUR PORTFOLIO REVIEW

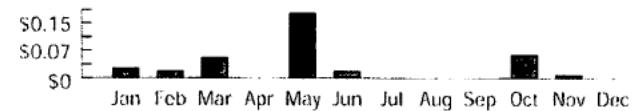
November 01, 2023 - November 30, 2023

### ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



### CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	0.01	0.40
Tax-Exempt Dividends	-	-
Taxable Dividends	-	-
<b>Total</b>	<b>\$0.01</b>	<b>\$0.40</b>
<b>Your Estimated Annual Income</b>		<b>\$0.63</b>

### TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
+ML BANK DEPOSIT PROGRAM	6,329.00	100.00%
+FDIC INSURED NOT SIPC COVERED		

### FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4567.80	4193.80	3839.50
Three-Month Treasury Bills	5.40%	5.46%	4.34%
Long-Term Treasury Bonds	4.50%	5.07%	3.96%
One-Month BSBY	5.37%	5.39%	4.35%
NASDAQ	14226.22	12851.24	10466.48

Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

RESIDENTS FIRST LLC  
217 PIERCE ST STE 209  
BIRMINGHAM MI 48009-6048

**Net Portfolio Value:** **\$6,329.22**

**Your Financial Advisor:**  
MKG AND ASSOCIATES  
39577 WOODWARD AVE, STE. 100  
BLOOMFIELD HLS MI 48304  
1-800-777-9413

## ■ Residents First

November 01, 2023 - November 30, 2023

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Value (11/01)</b>	<b>\$5,297.54</b>	
Total Credits	112,411.21	1,295,689.28
Total Debits	(111,379.53)	(1,291,302.85)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (11/30)</b>	<b>\$6,329.22</b>	

<b>ASSETS</b>	<i>November 30</i>	<i>October 31</i>
Cash/Money Accounts	6,329.22	5,297.54
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	<i>6,329.22</i>	<i>5,297.54</i>
<b>TOTAL ASSETS</b>	<b>\$6,329.22</b>	<b>\$5,297.54</b>

<b>LIABILITIES</b>		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$6,329.22</b>	<b>\$5,297.54</b>

*This statement is eligible for online delivery. Go to [ml.com/gopaperless](http://ml.com/gopaperless) or scan this code with your phone's camera to get started.*

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**



## Residents First

November 01, 2023 - November 30, 2023

## CASH FLOW

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$5,297.54</b>	
<b>CREDITS</b>		
Funds Received	-	20,471.88
Electronic Transfers	112,114.37	1,084,405.72
Other Credits	296.83	190,811.28
<i>Subtotal</i>	<b>112,411.20</b>	<b>1,295,688.88</b>
<b>DEBITS</b>		
Electronic Transfers	(110,682.70)	(1,182,387.93)
Margin Interest Charged	-	-
Other Debits	(296.83)	(13,054.19)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	(400.00)	(95,415.73)
Advisory and other fees	-	(445.00)
<i>Subtotal</i>	<b>(111,379.53)</b>	<b>(1,291,302.85)</b>
<b>Net Cash Flow</b>	<b>\$1,031.67</b>	<b>\$4,386.03</b>

## OTHER TRANSACTIONS

Dividends/Interest Income	0.01	0.40
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
<b>Closing Cash/Money Accounts</b>	<b>\$6,329.22</b>	

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

	<b>Allocation</b>
<input type="checkbox"/> Cash/Money Accounts	100.00%
<b>TOTAL</b>	<b>100%</b>

Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

## DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

## YOUR WCMA BANK DEPOSIT INTEREST SUMMARY

November 01, 2023 - November 30, 2023

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	5,297	1,390	.01	0.01	6,329
<b>TOTAL ML Bank Deposit Program</b>	5,297			0.01	6,329

## YOUR WCMA ASSETS

CASH/MONEY ACCOUNTS						
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	0.22	0.22		.22		
✚ML BANK DEPOSIT PROGRAM ✚FDIC INSURED NOT SIPC COVERED	6,329.00	6,329.00	1.0000	6,329.00	1	.01
<b>TOTAL</b>		6,329.22		6,329.22	1	.01

LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
<b>TOTAL</b>	YIELD .01%	6,329.22	6,329.22			

## YOUR WCMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						
Date	Description	Transaction Type	Quantity		Income	Income Year To Date
<b>Taxable Interest</b>						
11/27	BANK DEPOSIT INT	11/27	✚ Bank Interest		.01	
	<b>Subtotal (Taxable Interest)</b>				.01	.40
	<b>NET TOTAL</b>				.01	.40

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

**YOUR WCMA TRANSACTIONS**

November 01, 2023 - November 30, 2023

**CASH/OTHER TRANSACTIONS**

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Debit</i>	<i>Credit</i>
<b>Electronic Transfers</b>					
11/02	ADP 401k RESIDENTS FIRST LLC	Pre-Authorized Withdrawal		215.04	
11/03	TR TO ML 7T102080 RELIANCE HOME SERVICES	Withdrawal		3,000.00	
11/06	SBA LOAN RELIANCE MANAGEMENT AS	Pre-Authorized Withdrawal		497.00	
11/07	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC	Funds Received			1,700.00
11/08	MARKEL ARA DARAKJIAN	Pre-Authorized Withdrawal		262.00	
11/10	ADP PAYROLL FEES 645787479RESIDENTS FIR	Pre-Authorized Withdrawal		190.49	
11/14	JPMorgan Chase RELIANCE MANAGEMENT AS	Pre-Authorized Withdrawal		2,378.47	
11/15	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC	Funds Received			1,789.15
11/15	TR FROM ML 7T102096 IWIN PINES MHC-MICHIGAN LLC	Funds Received			3,457.63
11/15	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			8,524.61
11/15	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			10,000.00
11/15	TR FROM ML 7T102092 CRYSTAL DOWNS MHC-MICHIGAN LLC	Funds Received			22,000.00
11/15	TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LLC	Funds Received			2,335.32
11/15	ADP Tax	Pre-Authorized Withdrawal		9,425.80	

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

## YOUR WCMA TRANSACTIONS

November 01, 2023 - November 30, 2023

### CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
<b>Electronic Transfers</b>					
11/15	RESIDENTS FIRST LLC ADP WAGE PAY	Pre-Authorized Withdrawal		37,973.12	
11/15	RESIDENTS FIRST LLC RE ADP WAGE GARN	Pre-Authorized Withdrawal		693.25	
11/16	RESIDENTS FIRST LLC RE TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LLC	Funds Received			12,000.00
11/16	RESIDENTS FIRST LLC RE ADP WAGE PAY	Pre-Authorized Withdrawal		7,794.20	
11/16	RESIDENTS FIRST LLC ADP Tax	Pre-Authorized Withdrawal		135.87	
11/16	RESIDENTS FIRST LLC ADP Tax	Pre-Authorized Withdrawal		3,688.62	
11/17	RESIDENTS FIRST LLC ADP PAYROLL FEES	Pre-Authorized Withdrawal		217.90	
11/17	646491266RESIDENTS FIR ADP 401k	Pre-Authorized Withdrawal		185.46	
11/27	RESIDENTS FIRST LLC ADP PAYROLL FEES	Pre-Authorized Withdrawal		62.95	
11/27	647104292RESIDENTS FIR ADP PAYROLL FEES	Pre-Authorized Withdrawal		280.91	
11/27	646841681RESIDENTS FIR TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LLC	Funds Received			400.00
11/29	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC	Funds Received			5,000.00
11/29	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received			3,996.75

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

**YOUR WCMA TRANSACTIONS**

November 01, 2023 - November 30, 2023

**CASH/OTHER TRANSACTIONS (continued)**

<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Debit</i>	<i>Credit</i>
<b>Electronic Transfers</b>					
11/29	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received			2,000.00
11/29	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			6,910.91
11/29	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			16,000.00
11/29	TR FROM ML 7T102092 CRYSTAL DOWNS MHC-MICHIGAN LLC	Funds Received			6,000.00
11/29	TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LLC	Funds Received			10,000.00
11/29	ADP WAGE PAY RESIDENTS FIRST LLC RE	Pre-Authorized Withdrawal		35,023.38	
11/29	ADP WAGE GARN RESIDENTS FIRST LLC RE	Pre-Authorized Withdrawal		543.25	
11/29	ADP Tax RESIDENTS FIRST LLC	Pre-Authorized Withdrawal		8,114.99	
	<b>Subtotal (Electronic Transfers)</b>			<b>110,682.70</b>	<b>112,114.37</b>
<b>Other Debits/Credits</b>					
11/27	EXTEND OVERDRAFT LOAN	Overdraft Loan			296.83
11/28	REPAY OVERDRAFT LOAN	Overdraft Repayment		296.83	
	<b>Subtotal (Other Debits/Credits)</b>			<b>296.83</b>	<b>296.83</b>
	<b>NET TOTAL</b>				<b>1,431.67</b>

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

## YOUR WCMA TRANSACTIONS

November 01, 2023 - November 30, 2023

### CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
	11/10	100365\$	CHECK	400.00	
<b>NET TOTAL</b>				<b>400.00</b>	

\$ Check Image available online

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

## YOUR WCMA MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
11/02	ML BANK DEPOSIT PROGRAM	215.00		11/16	ML BANK DEPOSIT PROGRAM		15.00
11/03	ML BANK DEPOSIT PROGRAM	3,000.00		11/17	ML BANK DEPOSIT PROGRAM	22.00	
11/06	ML BANK DEPOSIT PROGRAM	497.00		11/27	ML BANK DEPOSIT PROGRAM	47.00	
11/08	ML BANK DEPOSIT PROGRAM		1,438.00	11/28	ML BANK DEPOSIT PROGRAM		103.00
11/10	ML BANK DEPOSIT PROGRAM	590.00		11/30	ML BANK DEPOSIT PROGRAM		6,226.00
11/14	ML BANK DEPOSIT PROGRAM	2,379.00					
<b>NET TOTAL</b>							<b>1,032.00</b>

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)

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## Customer Service

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

## About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S or ML), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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Merrill and Merrill Edge are the marketing name for two businesses: Merrill Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through MLPF&S.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and

Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities.

Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

## Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at [www.finra.org](http://www.finra.org)

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP<sup>SM</sup> and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit<sup>®</sup> and Preferred Deposit for Business<sup>®</sup> balances.

## Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

## Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

## Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.



### Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

### Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

### Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

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### Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

### Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

### Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

### Symbols and Abbreviations

☐	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.